

REMARKS

At the outset, the Examiner is thanked for the thorough review and consideration of the pending application. The Office Action dated January 10, 2008 has been received and its contents carefully reviewed.

Claims 1-55 are pending in the application. By this Amendment, Claims 37 and 38 have been amended. No new matter has been introduced. Reexamination and reconsideration of the pending claims in view of the above amendments and the following remarks are respectfully requested.

The Examiner rejects claims 1-55 under 35 U.S.C. §112, first paragraph, as reciting new matter. The Examiner alleges that the recitation of "wherein said proposal includes both guaranteed and illustrated costs and benefits of the product" is new matter. Applicants respectfully disagree. The Examiner's attention is directed to page 12, line 25 of the originally filed application, which states "[t]his data includes data about the product's proposed benefits and price on both a guaranteed and illustrated basis." A more detailed discussion of the proposal is found throughout the specification as well.

Accordingly, Applicants submit that claims 1-55 do not recite new subject matter, and respectfully request the Examiner to withdraw the rejection to the claims. Applicants submit that claims 1-55 are therefore allowable, and such action is hereby solicited.

If for any reason the Examiner finds the application other than in condition for allowance, the Examiner is requested to call the undersigned attorney at (202) 496-7500 to discuss the steps necessary for placing the application in condition for allowance. All correspondence should continue to be sent to the below-listed address.

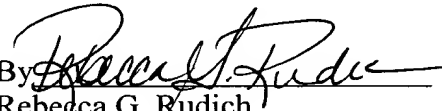
Application No.: 09/756,906
Rsp. dated Aug. 28, 2008
Reply to Office Action dated Jan. 10, 2008

Docket No.: 1986.002.00-US

If these papers are not considered timely filed by the Patent and Trademark Office, then a petition is hereby made under 37 C.F.R. §1.136, and any additional fees required under 37 C.F.R. §1.136 for any necessary extension of time, or any other fees required to complete the filing of this response, may be charged to Deposit Account No. 50-0911. Please credit any overpayment to deposit Account No. 50-0911. A duplicate copy of this sheet is enclosed.

Dated: August 28, 2008

Respectfully submitted,

By 

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Sealed for filing

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